

**Amendments to Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

1 – 50. (Cancelled)

51. (Currently Amended) A method comprising:

receiving, by a computer-based system for customizing ~~[[an]]~~ incentive ~~offers~~ ~~[[offer]]~~, a user formulated search;

analyzing, by the computer-based system, attributes of a user profile; a plurality of prior transactions from a user transaction account, wherein the plurality of prior transactions are associated with user purchases of at least one of goods or services from a merchant;

identifying, by the computer-based system, a plurality of incentive offer contents based on the user formulated search and the attributes of the user profile;

identifying, by the computer-based system, an incentive offer context based on the attributes of the user profile;

modifying, by the computer-based system, at least a portion of the plurality of incentive offer contents based on the attributes of the user profile;

filtering customizing, by the computer-based system, each summary of the plurality of incentive offer contents from a centralized repository of incentive offer contents offers, based on at least a portion of the user formulated search and the attributes of the user profile, wherein each summary corresponds to a customized offer for a user; at least a portion of the plurality of prior transaction;  
and

combining, by the computer based system, each customized offer with the incentive offer context to create a plurality of user offers; and

displaying, by the computer-based system, the plurality of user offers ~~incentive offer to the user.~~

52. (Currently Amended) The method of claim 51, further comprising maintaining, by the computer-based system, the plurality of incentive offer contents offers, wherein the plurality of incentive offer contents offers are at least one of created, modified, or deleted within the centralized repository in response to an administrator request.

53. (Currently Amended) The method of claim 52 ~~[[51]]~~, further comprising authenticating, by the computer-based system, the merchant in response to a request by the merchant to submit ~~[[at]]~~ an incentive offer content to the centralized repository.

54. (Currently Amended) The method of claim 53, further comprising limiting access to the merchant to the centralized repository.

55. (Currently Amended) The method of claim 54 [[51]], further comprising tracking, by the computer-based system, a number of times the incentive offer content has been displayed to the user.

56. (Currently Amended) The method of claim 55 [[51]], further comprising tracking, by the computer-based system, a number of times a class of the plurality of incentive offer contents ~~offers~~ has been displayed to the user.

57. (Currently Amended) The method of claim 56 [[51]], wherein the plurality of user offers are incentive offer is displayed via a webpage.

58. (Currently Amended) The method of claim 57 [[51]], further comprising generating, by the computer-based system, a report describing the plurality of incentive offer contents ~~offers~~ contained within the centralized repository.

59. (Currently Amended) The method of claim 58, wherein the report describes a number of times the each of the plurality of user offers incentive offer has been retrieved.

60. (Cancelled)

61. (Currently Amended) The method of claim 59 [[51]], wherein each of the plurality of incentive offer contents comprises offer details, wherein the offer details include at least of an offer identifier, an offer promotion identifier, an offer type, or a definition of offer terms.

62. (Previously Presented) The method of claim 61, wherein the offer details further include a trademark identifying at least one of a merchant name, a target merchant, a target good, or a target service.

63. (Previously Presented) The method of claim 61, wherein the offer details further include at least one of a merchant demographic, merchant type identifier, or geographic location identifier.

64. (Previously Presented) The method of claim 61, wherein the offer details further include at least one of an offer category identifier, a target product, or service identifier.

65. (Previously Presented) The method of claim 61, wherein the offer details further include at least one of a description of a term of the offer, a term length for displaying the offer, a key word, SKU/UPC information, or customer service telephone number.

66. (Cancelled)

67. (Currently Amended) The method of claim 61 [[51]], wherein the centralized repository is maintained by an issuer of the user transaction account.

68. (Currently Amended) The method of claim 67 [[51]], further comprising receiving, by the computer-based system, an acceptance of at least one of the plurality of user offers incentive offer

from the user.

69. (Currently Amended) A non-transitory tangible computer-readable storage medium having computer-executable instructions stored thereon that, if executed by a computer-based system, cause the computer-based system to perform a method comprising:

receiving, by a computer-based system for customizing ~~[[an]]~~ incentive offers ~~[[offer]]~~, a user formulated search;

analyzing, by the computer-based system, attributes of a user profile; ~~a plurality of prior transactions from a user transaction account, wherein the plurality of prior transactions are associated with user purchases of at least one of goods or services from a merchant;~~

identifying, by the computer-based system, a plurality of incentive offer contents based on the user formulated search and the attributes of the user profile;

identifying, by the computer-based system, an incentive offer context based on the attributes of the user profile;

modifying, by the computer-based system, at least a portion of the plurality of incentive offer contents based on the attributes of the user profile;

filtering ~~customizing~~, by the computer-based system, each summary of the plurality of incentive offer contents from a centralized repository of incentive offers, based on ~~at least a portion of the~~ user formulated search and the attributes of the user profile, wherein each summary corresponds to a customized offer for a user; at least a portion of the plurality of prior transaction; and

combining, by the computer-based system, each customized offer with the incentive offer context to create a plurality of user offers; and

displaying, by the computer-based system, the plurality of user offers ~~incentive offer to the user.~~

70. (Currently Amended) A computer-based system for customizing incentive offers, comprising:

a network interface communicating with a memory;

the memory communicating with a processor; and

the processor, when executing a computer program, is configured to:

receive a user formulated search;

analyze attributes of a user profile; ~~a plurality of prior transactions from a user transaction account, wherein the plurality of prior transactions are associated with user purchases of at least one of goods or services from a merchant;~~

identify a plurality of incentive offer contents based on the user formulated search and the attributes of the user profile;

identify an incentive offer context based on the attributes of the user profile;

modify at least a portion of the plurality of incentive offer contents based on the attributes of the user profile;

filter ~~customize~~ each summary of the plurality of incentive offer contents from a centralized repository of incentive offers, based on ~~at least a portion of the user formulated search and the~~ attributes of the user profile, wherein each summary corresponds to a customized offer for a user; ~~at least a portion of the plurality of prior transaction; and~~

combine each customized offer with the incentive offer context to create a plurality of user offers;  
and

display the plurality of user offers ~~incentive offer to the user~~.